

Fill in this information to identify the case:

Debtor 1	MICHAEL ALLEN KOSCHIK
Debtor 2 (Spouse, if filing)	LISA MARIE MELOCCHI
United States Bankruptcy Court for the:	<u>Western District of Pennsylvania</u>
Case Number:	<u>18-23171TPA</u>
(State)	

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor:	FIRST NATIONAL BANK OF PA(*)	Court claim no. (if known):	10
Last 4 digits of any number you use to identify the debtor's account	4 1 6 5		
Property Address:	11340 JAMES ST IRWIN PA 15642		

Part 2: Cure Amount

Total cure disbursments made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ 65.56
b. Prepetition arrearage paid by the trustee:	(b) \$ 65.56
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ 0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ 0.00
e. Allowed postpetition arrearage:	(e) \$ 0.00
f. Postpetition arrearage paid by the trustee :	+ (f) \$ 0.00
g. Total. Add lines b, d, and f.	(g) \$ 65.56

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee .

Current monthly mortgage payment \$ \$655.60 The next postpetition payment is due on 8 / 1 / 2022
 MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1

MICHAEL ALLEN KOSCHIK

Name

Case number (*if known*) 18-23171TPA

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

J/s/ Ronda J. Winnecour

Signature

Date 08/08/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmeccf@chapter13trusteewdpacom

Debtor 1 MICHAEL ALLEN KOSCHIK
Name

Case number (if known) 18-23171TPA

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
05/24/2019	1118886	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	65.56
				65.56
<u>MORTGAGE REGULAR PAYMENT (Part 3)</u>				
03/25/2019	1112193	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	975.57
04/26/2019	1115473	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	958.77
05/24/2019	1118886	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	688.06
06/25/2019	1122258	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
07/29/2019	1125689	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
08/27/2019	1129192	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
09/24/2019	1132545	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
10/24/2019	1135808	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
11/25/2019	1139258	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
12/23/2019	1142688	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
01/28/2020	1146110	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
02/25/2020	1149601	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
03/23/2020	1153140	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
04/27/2020	1156581	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
05/26/2020	1159984	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
06/26/2020	1163381	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
07/29/2020	1166520	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
08/25/2020	1169593	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
09/28/2020	1172670	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
10/26/2020	1175775	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
11/24/2020	1178853	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
12/21/2020	1181833	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
01/25/2021	1184781	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
02/22/2021	1187885	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
03/26/2021	1191153	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
04/26/2021	1194442	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
05/25/2021	1197573	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
06/25/2021	1200752	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	138.10
07/26/2021	1203954	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	1,173.10
09/24/2021	1210204	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	1,311.20
10/25/2021	1213285	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
11/22/2021	1216319	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
12/23/2021	1219376	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
01/26/2022	1222453	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	21.55
02/23/2022	1225369	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	1,289.65
03/25/2022	1228297	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
04/26/2022	1231322	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	655.60
05/25/2022	1234371	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	34.23
06/27/2022	1237389	FIRST NATIONAL BANK OF PA(*)	AMOUNTS DISBURSED TO CREDITOR	1,932.57
				27,535.20

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHAEL ALLEN KOSCHIK
LISA MARIE MELOCCHI
11340 JAMES STREET
IRWIN, PA 15642

MAUREEN KROLL
8981 NORWIN AVE
STE 203
NORTH HUNTINGDON, PA 15642

FIRST NATIONAL BANK OF PA(*)
LOAN ADJUSTMENT DEPT*
4140 E STATE ST
HERMITAGE, PA 16148

8/8/22

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee